



BRIGHT FUTURES HANDOUT ► PARENT

15 THROUGH 17 YEAR VISITS

Here are some suggestions from Bright Futures experts that may be of value to your family.

✓ HOW YOUR FAMILY IS DOING

- Set aside time to be with your teen and really listen to her hopes and concerns.
- Support your teen in finding activities that interest him. Encourage your teen to help others in the community.
- Help your teen find and be a part of positive after-school activities and sports.
- Support your teen as she figures out ways to deal with stress, solve problems, and make decisions.
- Help your teen deal with conflict.
- If you are worried about your living or food situation, talk with us. Community agencies and programs such as SNAP can also provide information and assistance.

✓ YOUR GROWING AND CHANGING TEEN

- Make sure your teen visits the dentist at least twice a year.
- Give your teen a fluoride supplement if the dentist recommends it.
- Support your teen's healthy body weight and help him be a healthy eater.
 - Provide healthy foods.
 - Eat together as a family.
 - Be a role model.
- Help your teen get enough calcium with low-fat or fat-free milk, low-fat yogurt, and cheese.
- Encourage at least 1 hour of physical activity a day.
- Praise your teen when she does something well, not just when she looks good.

✓ YOUR TEEN'S FEELINGS

- If you are concerned that your teen is sad, depressed, nervous, irritable, hopeless, or angry, let us know.
- If you have questions about your teen's sexual development, you can always talk with us.

✓ HEALTHY BEHAVIOR CHOICES

- Know your teen's friends and their parents. Be aware of where your teen is and what he is doing at all times.
- Talk with your teen about your values and your expectations on drinking, drug use, tobacco use, driving, and sex.
- Praise your teen for healthy decisions about sex, tobacco, alcohol, and other drugs.
- Be a role model.
- Know your teen's friends and their activities together.
- Lock your liquor in a cabinet.
- Store prescription medications in a locked cabinet.
- Be there for your teen when she needs support or help in making healthy decisions about her behavior.

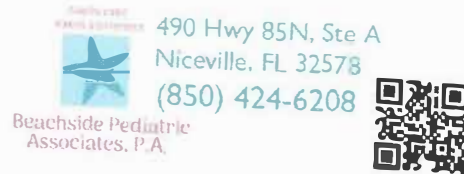
15 THROUGH 17 YEAR VISITS—PARENT

✓ SAFETY

- Encourage safe and responsible driving habits.
 - Lap and shoulder seat belts should be used by everyone.
 - Limit the number of friends in the car and ask your teen to avoid driving at night.
 - Discuss with your teen how to avoid risky situations, who to call if your teen feels unsafe, and what you expect of your teen as a driver.
 - Do not tolerate drinking and driving.
- If it is necessary to keep a gun in your home, store it unloaded and locked with the ammunition locked separately from the gun.

Consistent with *Bright Futures: Guidelines for Health Supervision of Infants, Children, and Adolescents, 4th Edition*

For more information, go to <https://brightfutures.aap.org>.



American Academy of Pediatrics

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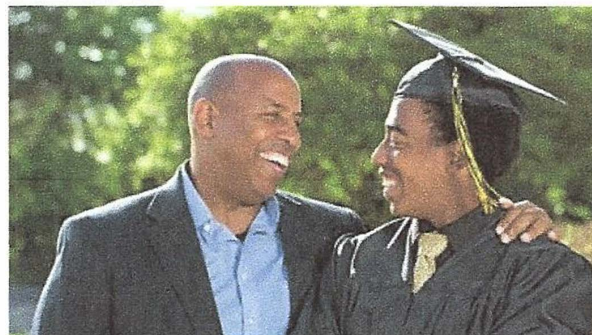
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Tips to Support Your Teen Graduating from High School

Graduating from high school is a time of excitement and adventure for many young people, but also a time filled with uncertainty. In addition, the end of high school means transitions to college, into jobs, into the military, or out of the foster care system. All of these situations bring up things to think about regarding general well-being, health concerns and diagnoses, and medications. Your child's pediatrician can be a wonderful source of advice on helping your teen to transition successfully.



Advice for Parents & Caregivers:

Is your child headed to college? Know what to do to support your teen emotionally as he ventures out into the world and away from home base.

- Make sure that your teen has medical coverage (</English/family-life/health-management/health-insurance/Pages/Reviewing-Your-Familys-Health-Insurance-Coverage-Questions-to-Ask.aspx>) after high school and teach your teen how to access and use it. Many teens and young adults are covered under their parents' health insurance through age 25.
- If your teen is going to college, check into the health and mental health support services on campus (</English/ages-stages/young-adult/Pages/Taking-Care-of-Your-Mental-Health-at-College.aspx>), and make sure he is familiar with them.
- In addition to making sure that the graduating patient has all of the vaccines (</English/safety-prevention/immunizations/Pages/Immunizations-for-Teenagers-and-Young-Adults.aspx>) and other preventive health care recommended for this stage of life, pediatricians also can help families to ensure they are preparing the way for their young adult's continuing mental and emotional health.
- If your teen has mental health needs, develop a plan of care in advance of your teen moving away from home. For college, this can take several weeks or months to develop.
- Does your child have a mental health diagnosis, such as ADHD, depression, eating disorder, etc? Be sure to ask the health center staff what kind of medical information they will need related to your teen, and how to set up prescription refills if needed.
- With your teen, communicate with college or university staff about their accommodations for teens with ADHD (</English/health-issues/conditions/adhd/Pages/College-Support-Services-and-Accommodations-for-Adolescents-with-ADHD.aspx>) and other diagnoses. In addition, consider contacting the college's Disabilities Office, Academic Advising Office, or Student Affairs Office to determine what accommodations are available for ADHD and other diagnoses.
- Once your teen is settled into the college routine, keep in close contact and try to get frequent readings about how he is doing academically and socially. This is especially important during the first month or so while teens are still trying to settle in and may not have made friends yet.
- Do you have a child in foster care who is "graduating" out of the system? Depending on state laws, children in foster care are covered under Medicaid until age 18 or 21 and may need to transition to a different provider. Some may need to transition even earlier to an adult or Transitional Aged Youth mental health provider. Young adults transitioning out of the foster care system need help in identifying caring adults—related or not—from whom they can seek advice, support, and reassurance. See *Health Insurance for Young Adults Previously in Foster Care* (</English/family-life/health-management/health-insurance/Pages/Health-Insurance-for-Young-Adults-Previously-in-Foster-Care.aspx>) for more information.

- Is your teen going straight to work rather than college? Even though she may be remaining at home for a time, her life will change dramatically from when she was in the structured environment of high school, ^{Back to Top} having daily contact with friends. Be sure to give her extra space as a young adult, but realize that she may need help navigating adult responsibilities like bill paying, taking on her own health care, etc. She may be missing her high school life and friends who have moved on. Encourage her to keep up her friendships and to form new ones through work or other interesting activities.
- Alcohol, drugs and sexual activity may become more accessible at this time. Be clear about your expectations regarding drug and alcohol use (</English/ages-stages/young-adult/Pages/Drinking-Responsibly-at-College.aspx>) are even though your child may not be living at home. Be sure your teen knows where to go—whether on campus or locally—for reproductive health care. Continue to have conversations about peer pressure, good decisions, and consequences.
- Once your teen turns 18, you'll no longer have legal access (</English/family-life/health-management/Pages/Teenage-Confidentiality-A-Young-Person>) to his academic or health records. After he moves on from high school to college or work, have frequent, one-on-one conversations with your teen as a means of staying in touch.
- It's normal for young people starting at college or moving to a new place to have days when they feel sad, homesick, or a bit lost. If these feelings persist or interfere with their ability to work, they should seek help and know that it is normal to do so. Watch for warning signs (</English/ages-stages/teen/Pages/Mental-Health-and-Teens-Watch-for-Danger-Signs.aspx>) and be prepared to act.

Advice for Your Teen:

Graduating from high school is such an exciting time. For some, this may mean transitioning to a full time job. For others, it may mean heading off to college. Whatever this next stage in life brings, it's important to be in charge of your own health. Here are some tips for you to consider.

- Participate in activities to promote your overall health. Eating right, getting enough sleep (</English/healthy-living/sleep/Pages/Healthy-Sleep-Habits-How-Many-Hours-Does-Your-Child-Need.aspx>) (at least 8-10 hours), and being active will keep you feeling energized and can reduce stress.
- Talk with your pediatrician about when to start seeing an adult doctor. Many young adults see their pediatricians until they turn 21. Your pediatrician can provide you with guidance about choosing an adult health provider (</English/family-life/health-management/Pages/How-to-Help-Your-Teen-Transition-to-Adult-Health-Care-Video.aspx>).
- If you have a health care problem, know the facts. When going to a new doctor or clinic, you will need to provide information about your diagnosis and how you treat it.
- If you are taking medication to treat a health care problem, know the name of the medication, how is it taken, side effects, and if you cannot have certain foods or drinks while taking the medication. Also know how and where you will go to refill prescriptions.
- If you will no longer be living at home, know where you will go if you are having a health problem. What hospitals or clinics are close by? Is there a student health center? Talk with your parents about how your family's health insurance works, and be sure you have a card from the health plan.

Tips for the New College Student:

- Be sure you are familiar with the local or campus health center and counseling center (hours of operation, services offered, fees, location) and what to do if the Center is closed (nights and weekends). Make sure you have your insurance card and know how to use it (For example, some insurance companies may only allow certain labs or may require pre-authorization for referrals.)
- If you have a chronic health condition, make sure roommates or someone close to you know about your health condition, signs of problems, and what to do in an emergency situation. Consider having your treating physician send a report with your current status and treatment report to the Health Center. If your problem is particularly complex or challenging, consider talking with or meeting with a health center staff member before the academic year starts.
- Studies have shown that the majority of students on campus don't use drugs and either don't drink or do so in so moderation. So you don't need to do either one to fit in. Drinking excessively can open you up to significant health risks (accidents, fights, date rape/sexual assault).

- Find out what resources are available to support you. Often there are support groups and student services available to help address the transition to work or college. And don't forget about your family...they want to hear how you are doing!
- It's normal for someone starting at college or moving to a new place to have days when they feel sad, homesick, or a bit lost. If these feelings last for more than a week or so or are interfering with your ability to work or enjoy your college experience, seek help. The health center or counseling center is the best place to start.

Depression or Mental Health Warning Signs:

- Changes in sleep patterns
- Unexpected weeping or excessive moodiness
- Eating habits that result in noticeable weight loss or gain
- Expressions of hopelessness or worthlessness
- Paranoia and excessive secrecy
- Self-mutilation, or mention of hurting himself or herself
- Obsessive body-image concerns
- Excessive isolation
- Abandonment of friends, social groups, and favorite pastimes
- Unexpected and dramatic decline in academic performance
- Drinking excessively or using other drugs to feel better or help with sleep

Additional Information from HealthyChildren.org:

- [Next Stop Adulthood: Tips for Parents \(/English/ages-stages/teen/Pages/Next-Stop-Adulthood-Tips-For-Parents.aspx\)](#)
- [Raise the Tobacco-Buying Age to 21: AAP Explains Why \(/English/ages-stages/teen/substance-abuse/Pages/Raise-the-Tobacco-Buying-Age-to-21.aspx\)](#)
- [Letting Go for College \(/English/ages-stages/young-adult/Pages/Letting-Go-for-College.aspx\)](#)
- [Healthy Tips for the College Freshman \(/English/ages-stages/young-adult/Pages/Healthy-Tips-for-the-College-Freshman.aspx\)](#)
- [The Transition from High School to College \(/English/ages-stages/young-adult/Pages/The-Transition-from-High-School-to-College.aspx\)](#)

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Behind the Wheel: How to Help Your Teen Become a Safe Driver

A driver's license used to be a rite of passage for most teenagers. The license was a key to growing independence from adults and new worlds of possibilities. But, the image of the shiny convertible cruising down the open road no longer reflects typical driving conditions today, in which the high costs of insurance, fuel, and cars, coupled with challenging traffic jams, make other transportation options and/or living options more appealing choices for teens and adults.

A 2016 study (<http://www.umich.edu/~umtriswt/PDF/UMTRI-2016-4.pdf>) looked at the percentage of persons with a driver's license as a function of age.

- In 1983, 46.2% of 16 year olds had a license. In 2014, just 24.5% of 16 year olds had a license—a 47% decrease from 1983.
- In 1983, 87.3% of 19 year olds had a license. In 2014, 69% of 19 year olds had a license—a 21% decrease from 1983.



Nevertheless, the majority of teens will still choose to drive, and for some, getting that license can't come too soon. Or can it?

Some Teens Are Not Developmentally Ready to Drive Safely

In 2013, young people ages 15-19 represented only 7% of the U.S. population. But, they accounted for 11% (\$10 billion) of the total costs of motor vehicle injuries.

According to the Insurance Institute for Highway Safety, teen drivers ages 16 to 19 are nearly three times more likely than drivers aged 20 and older to be in a fatal crash. The chief reason for adolescents' poor safety record is their lack of experience in handling a car and sizing up and reacting appropriately to hazardous circumstances such as merging onto a highway, making a left-hand turn at a crowded intersection, or driving in poor weather conditions (</English/ages-stages/teen/safety/Pages/Bad-Weather-Dangerous-for-All-Drivers.aspx>).

Additionally, teens may not yet have developed some of the motor coordination and judgment needed to perform many of the complex physical maneuvers of ordinary driving. For example, driving may be one of the first skills where teens have to coordinate their eyes, hands, and feet. Teens also more likely to miscalculate a traffic situation and are more easily distracted than older drivers and more likely to speed, tailgate, text, not use seat belts (</English/safety-prevention/on-the-go/Pages/Seat-Belts-for-Older-Children-Adults.aspx>), and make critical decision errors that result in accidents. Teens, particularly males, are also more likely succumb to peer pressure, overestimate their abilities, and have emotional mood swings, leading to crashes.

What parents can do:

- Give your teen extra practice behind the wheel. School driver's-ed programs and private driving instruction typically provide a total of six hours on-the-road training when the experience actually needed to become reasonably proficient is closer to fifty hours (two hours a week spread over six months). "Practice makes better," so provide as much driver education as possible.
- After a teen acquires a learner's permit, by passing a vision test and taking a written exam, he or she may drive when accompanied by a licensed driver aged twenty-one or older. You can start with basic skills, then introduce other scenarios such as driving at night, on country roads, in bumper-to-bumper traffic, on freeways, at dusk, in rainy weather and so on. It's a good idea to ask your child's drivers-ed instructor which areas have been mastered and which ones need more training. You can get into the habit of handing your teen the car keys when you're out running errands together. There is no substitute for experience.

- Institute a graduated licensing program (GDL) (</English/ages-stages/teen/safety/Pages/Graduated-Driver-Licensing-Laws-Information-for-Parents.aspx>). Although many states allow boys and girls as young as sixteen to obtain a license, the American Academy of Pediatrics (AAP) policy statement, *The Teen Driver* (<http://pediatrics.aappublications.org/content/118/6/2570.full>), recommends that teens not receive an unrestricted license until age eighteen or until they have been driving under adult supervision for at least two years. The CDC reports that more comprehensive GDL programs have been associated with reductions of in fatal crashes and reductions in overall crashes among 16-year-old drivers.
- A number of states have also added a middle step as part of a graduated licensing system. Passing the road test gains novice drivers aged sixteen or older (the minimum age varies according to state, as do the restrictions) a provisional license. For the next year, they may take the wheel independently during the day. But after dark, they must have one licensed adult in the vehicle with them. At the end of their probationary period, they are awarded a full license—provided that their record is free of moving violations and car crashes. Research has shown that accidents are more common when teen drivers carry teen passengers (</English/ages-stages/teen/safety/Pages/Teen-Passengers-What-Parents-Need-to-Know.aspx>); some graduated programs limit the ages of passengers for new drivers under age 18.
- You don't need to wait for your state to pass a graduated-licensing law to institute a program of your own for your teen and family. Depending on how your teen is driving, you can set the probation period at six months instead of twelve; or, you could prolong the learner's-permit stage for your teen from the usual period of six months to twelve months. Extend driving privileges at a pace that you feel your teenager can handle.
- Spend an afternoon teaching your child how to perform routine car maintenance such as checking the air pressure in the tires, the water level in the battery, oil and transmission fluid, and the windshield-wiper fluid. Also show him or her how to change a flat tire. If you can afford it, consider enrolling in an automobile club that provides road service.
- See to it that your child's car meets all safety standards. While it's an admirable goal for a teenager to want to save up to buy his or her own car, "beaters" may not be as safe as newer models with modern safety features.
- Ideally, adolescents should be driving midsize or full-size cars equipped with air bags (</English/safety-prevention/on-the-go/Pages/Air-Bag-Safety.aspx>). Larger cars offer more crash protection. Avoid sleek, high-performance vehicles that may tempt teens to speed (</English/ages-stages/teen/safety/Pages/High-Speeds-High-Speed-Road-Dangers.aspx>). Sport utility vehicles are generally frowned upon for teens as well; their higher centers of gravity make them less stable and more likely to roll over. Having a heavy-duty roll bar installed will greatly enhance their safety.
- Set a good example. As a parent, you are a powerful role model. No speeding, no weaving in and out of traffic, no drinking and driving (</English/ages-stages/teen/substance-abuse/Pages/Drug-Abuse-Prevention-Starts-with-Parents.aspx>), no texting (</English/tips-tools/ask-the-pediatrician/Pages/How-can-I-get-the-dont-text-and-drive-message-through-to-my-teen.aspx>) at the wheel, no fiddling with your smartphone to stream a favorite song, no fits of road rage because the car in front is poking along, and seat belts at all times. Many states today ban handheld phones and other distractions while driving.

Teaching Your Teen to Drive (*Without Driving the Two of You Crazy*)

Here are valuable tips for productive driving lessons:

- Before getting started, discuss the route you'll be taking and the skills you'll be practicing.
- In an even tone of voice (please, no barking like a drill sergeant), give clear, simple instructions: *"Turn right at this corner."* *"Brake."* *"Pull over to the curb."*
- If your teen makes a mistake, ask him or her to pull over, then calmly talk about what went wrong and how the situation might be handled differently next time.
- Encourage your teen to talk aloud about what he or she is observing while driving.
- After each session, ask, *"How do you think you drove today?"* Let your child point out any lapses in judgment or other gaffes. Then evaluate his or her progress together. Ask what he or she might do differently next time. Be sure to offer praise (</English/healthy-living/emotional-wellness/Building-Resilience/Pages/When-to-Give-Your-Child-Praise-Video.aspx>) where appropriate.
- Keep a log in which you enter the hours in the car, the route taken, and your critique of each skill practiced.

Rules of the Road

Even after teens receive their license, they are still in the process of learning how to drive. A number of clear safety guidelines and appropriate penalties for non-compliance should be developed with your child's input before he or she starts to drive. These "rules of the road" can include:

- No driving or riding with others under the influence of alcohol (</English/ages-stages/teen/substance-abuse/pages/Alcohol-The-Most-Popular-Choice.aspx>) or other drugs (</English/ages-stages/teen/substance-abuse/Pages/Helping-Teens-Resist-Pressure-to-Try-Drugs.aspx>), including marijuana. The National Institute for Drug Abuse reports that drivers with the active ingredient of marijuana (</English/ages-stages/teen/substance-abuse/Pages/Marijuana-Cannabis.aspx>) (THC) in their blood were twice as likely to cause a fatal accident than drivers who had not used drugs or alcohol. Marijuana can be detectable in body fluids for days to weeks after use—higher THC levels are found in accident-involved drivers.
- Because teens are easily distracted, insist that they have no more than two friends in the car at a time (if allowed by the license). Consider implementing a no-friends rule for the first few months of licensed driving.
- No eating or drinking while driving.
- Music must be kept at low to moderate volume, and its delivery should not be a distraction during driving. Smartphones, radios, CD players, and MP3 players shouldn't be "fiddled with" while driving.
- Everyone in the vehicle must wear a seat belt at all times. Failure to use seat belts more than triples the risk of injury in a serious crash.
- No nighttime driving (</English/ages-stages/teen/safety/Pages/Nighttime-Driving-Dangerous-for-Teens.aspx>). Driving when it's dark is inherently more demanding, especially for adolescents, who are four times as likely to die in a car crash at night than during daylight hours. In cities that have instituted curfews for young people, the teenage fatality rate has gone down by ¼.
- No driving when tired, angry, or upset (</English/ages-stages/teen/safety/Pages/Drivers-Edge.aspx>).
- No driving beyond a certain distance from home. If your teen wants to travel beyond the boundaries you've established, he or she must ask permission.
- No talking on a phone when the vehicle is in motion. Inexperienced drivers (teens) should not even use hands-free options and voice recognition technology while driving.
- No texting when the vehicle is in motion.
- Be extremely careful when checking online GPS via displays and smartphones, to avoid distractions. Better to pull over safely to a protected area to check location and directions.
- No picking up hitchhikers, unless it is someone they know well, and no hitchhiking themselves.

Breaking any of these rules constitutes grounds for some form of penalty. Minor offenses call for a stern warning. Repeated violations and serious infractions will cost him or her the keys. For how long is up to you.

Parents have the obligation—and the liability—to help their children grow, in this case by stepping in and teaching them responsibility when driving.

Additional Information & Resources:

- Graduated Driver Licensing Laws: Information for Parents (</English/ages-stages/teen/safety/Pages/Graduated-Driver-Licensing-Laws-Information-for-Parents.aspx>)
- How to Connect with Your Teen about Smart & Safe Media Use (</English/family-life/Media/Pages/Points-to-Make-With-Your-Teen-About-Media.aspx>)
- Ask the Pediatrician: How can I get the "don't text and drive" message through to my teen? (</English/tips-tools/ask-the-pediatrician/Pages/How-can-I-get-the-dont-text-and-drive-message-through-to-my-teen.aspx>)
- The Teen Driver (<http://pediatrics.aappublications.org/content/118/6/2570.full>) (AAP Policy Statement)
- Insurance Institute for Highway Safety (IIHS) (<http://www.iihs.org/>)
- Governor's Highway Safety Association (GHSA) (<http://www.ghsa.org/>)

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Next Stop Adulthood: Tips For Parents

Becoming a young adult is exciting, difficult, and scary for both parents and teens. It is a time of increasing independence and change, no matter what the situation.

For example:

- Going to college
- Moving out
- Starting a job
- Staying at home



Teach Independence

Learning to be independent does not happen overnight. Just like getting a driver's license, it occurs over time and in steps.

- Learner's permit—learning new skills with supervision License with limitations—taking on some responsibilities, but with parental support
- Full license—being fully responsible for one's own actions Parents need to give up much of the control over many of their young adult's decisions.

But parents still worry about their child's safety, health, and success. This is where you need to trust the job you have done as a parent.

Let Go, But Stay Connected

Parents give guidance and feedback to their children at every age, but giving advice to a young adult is different from telling a child what to do or teaching a child how to do something.

Giving and Getting Advice: Young adults need to know that everybody needs advice and help from others for the rest of their lives. Parents now need to be open to getting advice and feedback from their adult children.

Effective Communication Is An Important Part of This New Relationship: Open and honest communication is key. Even though some topics may be difficult or even embarrassing for you, this is the basis of a healthy adult relationship with your child.

Understanding Each Other May Be Difficult: There may be times when you do not agree with each other, and conflicts may occur. Try not to let getting mad or angry turn into a fight. Fights don't solve problems; they make new ones.

Be A Role Model: Solve problems and conflicts with respect for your teen. Acknowledge and apologize when you are wrong. This is an excellent way to teach your child how to peaceably solve conflicts with others.

Help Teens Learn Responsibility

As teens gain the privileges that come with being adults, they need to understand the responsibilities toward others and the community that come with these privileges. Decisions that adults make have adult consequences, both good and bad, that they will need to live with.

Do Less: Parents need to stop doing things for their teens, like making lunch or running an "emergency" load of wash, that teens can do for themselves. Parents who complain most bitterly about their teens' irresponsibility are often the ones who don't make their kids do anything for themselves.

Let Consequences Happen: There is no need to come up with special punishments to discourage irresponsibility.

Simply let nature take its course.

- Forgotten homework assignments result in lower grades or having to do make-up work.

- Not putting clothes into the hamper means that there might be nothing but dirty clothes to wear.

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Of course, it is hard to stand by and see your child suffer embarrassment or defeat. A parent naturally wants to jump in and help. Remind yourself that the most helpful thing you can do is allow your child to learn to take responsibility, the sooner the better.

Give A Regular Allowance, But No Extras: When you are seen as a source of ready cash, your child has no incentive to handle money responsibly. Decide on a fair amount, and discuss how to budget by spending a little and saving for larger purchases. Then refuse to pay for any items that are not needed. If teens don't have money for something they want, they soon will learn to budget.

Teach Ways To Be More organized: Teens who have trouble staying organized can appear irresponsible. By teaching specific skills, like always putting keys in a particular spot, you are helping your child become a responsible adult.

Help Your Teen Think Through Options: Adolescents make large, life-changing decisions, like whether to drink, smoke, have sex, or go to college. They also make smaller but still important decisions, like whether to try out for soccer or use the time for studying or an after-school job.

One way to help with decisions is to sit down together and actually write down the answers to the following questions:

- What is the difficulty?
- What are possible solutions?
- What are consequences of each solution?
- Which of those consequences is most desirable from a practical, personal, moral, or legal point of view?

Relating As Adults

As children become adults, the way children and parents relate needs to change. The goal is to respect each other as adults.

Continue Sharing, Listening, and Asking Questions: Parents want to hear about how their "kids" are doing. It is also important for children to know "what's going on" with their parents.

Having lunch or dinner together is a good way to keep up-to-date with each other and have fun at the same time. Don't stop being interested in each other's lives.

Living At Home

Everyone Needs To Help With The Work of The Family: Whether the chores are divided up using a formal schedule or everyone just pitches in when they can, everyone needs to help out at home. You might want to have a family meeting to decide who does what. It's all about fairness.

A Pleasant Place To Live: Teens and young adults need to know that they can't play their music so loudly that it disturbs others. Everyone needs to pick up clothing and other items in spaces they share, especially hallways and bathrooms.

A Space To Call Their Own: Even in small homes, providing teenagers with a space to call their own is important. This allows them the freedom to express themselves and to develop their own sense of self-discipline. For example, they can decorate their room as they wish and keep it as messy or neat as they choose, within reason. It is within your rights to insist that a room be picked up if it starts to smell bad or affects the home.

Being Safe: Parents always will be concerned about their children. But as children get older, they need to begin to assume some responsibility for their own safety.

For example, when parents communicate curfews as a matter of safety, it is more likely to be accepted. Teens and young adults need to know that if they are not able to make the curfew, they need to get in touch with the person who is waiting up for them.

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Managing Money

Money management skills are acquired through trial and error, and the sooner the lessons begin the better. Waving kids off with “Money doesn’t grow on trees” doesn’t get them thinking critically about setting priorities and making tradeoffs. Neither does opening our wallets to hand over another twenty.

The goal should be to cultivate an attitude that values responsible spending, long-range planning, and generosity. A fundamental principal is that there’s a difference between what you want and what you need. When instant gratification is expected, nothing feels special and even abundance doesn’t seem like quite enough.



Tips For Building Money Management Savvy in Your Teen

- When children have their own money to manage — whether it’s a weekly allowance (<http://www.healthychildren.org/English/family-life/family-dynamics/pages/Allowance-for-Teens.aspx>), a clothing budget or a set amount of spending money for vacation — they gain control over their financial destiny.
- Give an allowance to build money management skills rather than in exchange for chores. Instead, establish an expectation that everyone pitches in around the house. Then let your child earn “extra pay” for bigger jobs, such as washing the car or cleaning the basement.
- Once you set the expectations for your child’s allowance, step back. You want your child to experience both the pleasure of spending well, as well as the letdown from wasting money.
- Children learn about thriftiness and generosity when they see their parents forego something because they want to put money aside for vacation or make a donation in a friend’s memory.
- Because credit cards target young adults, it makes sense to introduce your adolescent to the pros and cons of plastic before he falls for a sign-up offer as a college student. A first step is to allow your child to have a debit card linked to a bank account because it reinforces that you can only spend what you have.
- Monitoring is key if you decide to give your adolescent a credit card. Review monthly statements as a basis for deciding whether the privilege should be extended. You want your teen to learn from poor choices, but you don’t want to have to bail your teen out of debt. A reasonable step is to give your child a pre-paid credit card, which puts a cap on spending. Make sure he knows about interest and the fees and penalties of late payment.
- **Let your child see your financial brain at work.** Show her how you come up with a household budget, write checks, pay bills on line, make payments to your mortgage or student loan, look for bargains, and use coupons.
- **Use the Internet to teach comparative shopping skills.** When your teen needs a big-ticket item, encourage him to look on line for pricing. After he’s narrowed the choices, then either go store shopping or order on line – teach him to consider travel expenses versus shipping costs.
- **Give a clothes budget.** Rather than debate every item, set an amount and tell her what she has to spend for back-to-school clothes. Your daughter can buy expensive jeans if she likes, but she’ll learn she won’t have much left over for other items.
- **Make lists.** When we go to the store without a list, we buy stuff we don’t really need, and come home without an item needed for dinner. Teaching kids to make lists helps them prioritize their spending.
- **Support causes as a family.** A home that commits to charity is a home that understands it has blessings. Encourage your child to identify a cause she’d like to support, then find ways your family can make a donation. Perhaps you skip pizza night, or you can sacrifice something that is wanted but not needed.
- **Consider having older teens budget for a year.** Guarantee food and housing, but have him create a budget for transportation, clothing, entertainment, snacking, etc. Put money into a bank account for him to manage. If he runs out of money, he won’t starve or be homeless, but he’ll learn the lesson of savings. He’ll also learn that if he wants extra money, he’ll need to work.
- **Get a job?** Working can help a teen understand the value of money and develop practical and interpersonal skills. However, research demonstrates that teens who work more than 20 hours per week may be less likely to succeed in school.

Bottom Line: If a person has to wait until adulthood to learn to manage money, she likely never will.